DETAILED ACTION

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on March 24, 2008 has been entered.

2. Claims **44-57** are pending in this application.

Examiner's Amendment

3. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in the interview with Mr. David M. Airan on June 17, 2008.

1) Amending the claims as the following:

Claim 44: lines 9-10: replacing the phrase "being adapted to use" by "using";

Claim 52: lines 3-4: replacing the phrase "being adapted to use" by "using"; lines 11-12: replacing the phrase "adapted to communicate" by "communicating"; lines 23-24: replacing the phrase "adapted to communicate" by "communicating";

Claim 53: lines 4-5: replacing the phrase “adapted to communicate” by “communicating”;

Claim 54: lines 1-2: replacing the phrase “is adapted to transmit” by “transmits”;

Claim 56, lines 1-2: replacing the phrase “is adapted to transmit” by “transmits”.

2) Canceling the non-elected claims: 1-4, 6-29 and 31-43:

This application is in condition for allowance except for the presence of claim ***1-4, 6-29 and 31-43*** directed to Group II nonelected without traverse (See Response to the Election/Restriction filed on September 8, 2006). Accordingly, claim ***1-4, 6-29 and 31-43*** have been canceled.

Allowable Subject Matter/Reasons for Allowance

4. Claims **44 and 52** are allowed over the prior arts cited records.

The closest prior arts are:

1) Wilson (US 5,864,827) discloses a system in which a single gateway 1 transfers information between financial markets/exchanges 16, 18, 20, and 22 and customers 2, 4, and 6, and vice versa. Abstract; col. 4, 11.2-51. According to the system of Wilson, all of the customers "utilize a common protocol and one or more financial market (exchange) system(s).., each utilize the same and/or different protocols that differ from the common protocol used by the customer system(s)." Col. 2, 11.48-54. For example, all of the customer systems 2, 4, and 6 communicate with the gateway 1 using the Financial Information Exchange (FIX) protocol. Figure 1; col. 4, 11.30-40. The gateway 1 then translates customer communications from the FIX protocol to the

proprietary protocol of the relevant financial exchange. Col. 4, 11.52-59. In contrast, the customer portals according to the present claims involve each customer portal having access to multiple different standardized formats. For example, the multiple different standardized formats can be associated with the plurality of price providers that the gateway in communication with the customer portal can communicate with via the central transit point. Moreover, none of the electronic portals in the system of Wilson use one of multiple different standardized portal-specific data formats, since each customer 2, 4, and 6 communicates with the gateway 1 using the same data format, according to the FIX protocol. In contrast, according to the present claimed invention, each customer portal is linked to a separate gateway for translating data received in the customer's portal-specific format to a second, standardized format. The standardized data is then transmitted from the gateway to a central transit point that links the gateway to the price providers. Whereas in the system of Wilson all customers communicate with a single gateway using the standardized FIX protocol, the present claimed invention, customer portals communicate with the correspondingly linked gateway using a portal-specific communications format or one of multiple different portal-specific data formats.

2) Symonds (US 6,039,245) discloses a financial transaction processing system that enables transactions from various types of card-activated terminal devices to be processed despite each of the terminals using a unique message format. Abstract. Figure 1 of Symonds illustrates the operation of the system of Symonds. Terminal devices 12 communicate with a message gateway router (MGR) 24 via a driver 20. The MGR 24 receives a communication from a terminal device in a particular data format

that may be specific to the type of terminal device (e.g., a point of sale terminal 14 or an ATM machine 16). The MGR 24 converts the data format into an internal data format that is communicated over an intemal network connection using the TCP/IP communication protocol to a message processing program (MPP) 26. Each MPP 26 is unique to a particular type of terminal device 12 and is generally different from other MPPs. Each MGR 24 and MPP 26 has a listener and a sender for capturing messages intended for the MGR 24 or MPP 26 from the internal network and for transmitting messages from the MGR 24 or MPP 26 onto the internal network. After the MPP 26 processes the message in the internal data format, a second message is transmitted via the sender of the MPP 26 which may be bound for, for example, external authorization system 18, which communicates with a second MGR 25. The second MGR 25 translates the internal formatted message from the MPP into the format of the external authorization system 18 and transmits the message. In contrast to a system according to the present claimed invention, Symonds lacks a central transit point that links its Message Gateway Routers (MGRs) to a price provider and through which normalized data is transmitted to the price provider. In fact, the MGR of Symonds transmits messages in an internal format on a TCP/IP intemal network, and the messages are bound for a unique MPP for subsequent processing. The MPP then retransmits messages in the internal format to a second MGR. Neither the first nor the second MGR are linked to a central transit point through which normalized data is communicated to a price provider. Moreover, Symonds fails to teach a system where a customer portal uses one of multiple different standardized portal-specific data formats. The system of

Symonds involves each of the terminal devices 12 transmitting messages to the MGRs only in a single data format that is translated by the particular MGR and the data transmitted in the single data format may include standardized information, e.g., according to the ISO 8583 standard. More specifically, Symonds is silent as to whether each of the terminal devices has available to the customer one of multiple different portal-specific data formats. In fact, it appears that each terminal has a single terminal specific data format that it uses to communicate with the particular MGR. Finally, in contrast to the system recited by the present claims, the system of Symonds does not include a first gateway located at a first price provider and a second gateway located at a second price provider.

Therefore, it is clear from the description of Wilson's and Symond's inventions above, that the prior arts do not considered the possibility of: A system for electronically exchanging data related to financial transactions, comprising: *a plurality of electronic portals, at least two of said plurality of electronic portals using one of multiple different portal-specific data formats to allow a particular customer to use any of said plurality of electronic portals to which said customer has access to communicate with said internal computer systems of any of said plurality of price providers; a plurality of gateways, each gateway being linked to a corresponding one of said plurality of electronic portals, wherein said plurality of gateways translate data received from any of said plurality of electronic portals from a respective first portal-specific format to a second normalized format, and for translating data received in the second standardized normalized format from said price provider to the respective first portal-specific format of the particular*

portal of said plurality of electronic portals to which the data is routed, ***as included in claim 44;*** *a first gateway located at said first price provider, the first gateway communicating with each of said plurality of electronic portals using the respective portal-specific format of each respective electronic portal of said plurality of electronic portals and with said first internal of said first price provider using data in a normalized format of said first price provider, wherein said first gateway translates data received in the standardized respective portal-specific format of each respective electronic portal to the normalized format of said first price provider and translates data received in the standardized normalized format of said first price provider to the standardized portal-specific format of each respective electronic portal to which the data from said first price provider is routed; and a second gateway located at said second price provider, the second gateway communicating with each of said plurality of electronic portals using the respective portal-specific format of each respective electronic portal of said plurality of electronic portals and with said second internal computer system of said second price provider using data in a normalized format of said second price provider, wherein the second gateway translates data received in the standardized respective portal-specific format of each respective electronic portal to the normalized format of said second price provider and translates data received in the normalized format of said second price provider to the portal-specific format of each respective electronic portal to which the data from said second price provider is routed*, ***as included in claim 52.***

5. Claims (45-51) and (53-57) are allowed because they are dependent claims of the allowable independent claims 44 and 52 above, in that order.

Conclusion

6. Claims **44-57** are allowed.

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Friday from 9:00AM-5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

8. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

P.O. Box 1450

Alexandria VA, 22131-1450

Or faxed to:

(571) 273-8300 (for formal communication intended for entry),

or

(571) 273-6796 (for informal or draft communication, please label "PROPOSED" or "DRAFT").

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for

published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Nga B. Nguyen/

Primary Examiner, Art Unit 3692

June 18, 2008